

Information to identify the case:

Debtor 1	<u>Adam P Quilal-Lan</u>	Social Security number or ITIN	xxx-xx-6460
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-32599-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adam P Quilal-Lan

9/24/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Adam P Quilal-Lan
Debtor

Case No. 19-32599-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 24, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:

Recip ID	Recipient Name and Address
db	+ Adam P Quilal-Lan, 10 Joanna Place, Colonia, NJ 07067-1321
lm	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
518600669	+ Ana Quilal-Lan, 10 Joanna Place, Colonia, NJ 07067-1321
518600680	+ Conduent/ACS, Attn: Bankruptcy, PO Box 7051, Utica, NY 13504-7051
518600681	+ Conduent/ACS, 181 Montour Run Road, Coraopolis, PA 15108-9408
518705582	+ HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519026237	+ HSBC Bank USA, National Association Trustee (See 4, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518600686	+ Mary Flanagan, DMD, 777 Raritan Rd., Clark, NJ 07066-2206
518600689	+ Phelan, Hallinan, Diamond & Jones, P.C., 1617 JFK Boulevard, Suite 1400, Ref: F-017445-18), Philadelphia, PA 19103-1814
518600692	+ Richard Olin, MD, 1361 St. Georges Avenue, Rahway, NJ 07065-2760
518600695	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 24 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Sep 24 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518600670	EDI: BANKAMER.COM	Sep 25 2021 00:28:00	Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998
518600671	EDI: BANKAMER.COM	Sep 25 2021 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
518600673	+ Email/Text: bankruptcy@usecapital.com	Sep 24 2021 20:30:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
518600672	+ Email/Text: bankruptcy@usecapital.com	Sep 24 2021 20:30:00	Capital Accounts, Attn: Bankruptcy Dept, PO Box 140065, Nashville, TN 37214-0065
518600674	+ EDI: CAPONEAUTO.COM	Sep 25 2021 00:28:00	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518600675	EDI: CAPONEAUTO.COM	Sep 25 2021 00:28:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
518600676	+ EDI: CHASEAUTO	Sep 25 2021 00:28:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
518600677	+ EDI: CHASEAUTO	Sep 25 2021 00:28:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
518600678	EDI: WFNNB.COM	Sep 25 2021 00:28:00	Comenity Bank/New York, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
518600679	+ EDI: WFNNB.COM		

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		Sep 25 2021 00:28:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
518600682	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 24 2021 20:44:10	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518600684	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 24 2021 20:44:09	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518696991	Email/PDF: resurgentbknotifications@resurgent.com	Sep 24 2021 20:44:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518600687	+ EDI: NAVIENTFKASMSERV.COM	Sep 25 2021 00:28:00	Naviat, Attn: Claims Dept, PO Box 9500, Wilkes-Barr, PA 18773-9500
518600688	+ EDI: NAVIENTFKASMSERV.COM	Sep 25 2021 00:28:00	Naviat, Po Box 9635, Wilkes Barre, PA 18773-9635
518600691	EDI: PRA.COM	Sep 25 2021 00:28:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
518600690	EDI: PRA.COM	Sep 25 2021 00:28:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518652989	EDI: PRA.COM	Sep 25 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
518600693	+ Email/Text: bankruptcy@savit.com	Sep 24 2021 20:30:00	SaVit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
518600694	+ Email/Text: bankruptcy@savit.com	Sep 24 2021 20:30:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
518600698	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
518600696	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738
518603227	+ EDI: RMSC.COM	Sep 25 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519293965	*+	Adam P Quilal-Lan, 10 Joanna Place, Colonia, NJ 07067-1321
518600683	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518600685	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518600699	*+	Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
518600697	*+	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: admin

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Nomura Asset Acceptance Corporation, Alternative Loan Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Adam P Quilal-Lan herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5